

Claims 1-17, 19-22, 25-36, and 38-43 were rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,012,636 to Smith ("Smith"). Claim 23 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Smith in view of U.S. Patent No. 5,886,333 to Miyake ("Miyake"). Claims 18, 24, and 37 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Smith in view of U.S. Patent No. 6,016,476 to Maes et al. ("Maes").

Smith discloses a multiple application card data system having a data management device and a user card. A memory in the data management device stores copies of data from a plurality of provider data cards. The device enables transfer and storage of the data of one provider on the user card. *See Abstract.*

Maes discloses a portable information and transaction processing device in which a user can store various card information and then access and write selected information to a smartcard. Maes, col. 2, lns. 23-30. The portable information and transaction processing device has memory means for storing financial and personal information and for storing a temporary digital certificate, and a communication link with a central server at a remote location to obtain the temporary digital certificate. Maes, col. 2, ln. 59 to col. 3, ln. 1. Responsive to the temporary digital certificate, the portable information and transaction processing device writes the selected portion of one of the stored financial and personal information to the smartcard. Maes, col. 3, lns. 10-12.

Claim 1 as amended recites a method for changing data stored on a first card having at least one magnetic storage region, the at least one magnetic region storing data representing account identification data. According to claim 1, account identification data of at least a selected second or third card is received from a remote source, and the account identification data of the selected card is

written onto the at least one magnetic region of the first card. None of the references of record teach or suggest a method for changing data stored on a card including receiving account identification data from a remote source. Maes discloses the above-mentioned central server being used in connection with writing information to the smartcard, but only for the purpose of receiving the temporary digital certificate from the central server. *See, e.g.,* Maes at col. 3, lns. 39-52.

Claims 2-10 and 43, which depend from claim 1, are also allowable for at least those reasons set forth above with regard to claim 1, and further in view of the additional features recited therein.

Claim 22 is rewritten in independent form only to explicitly recite those features already incorporated by reference therein (i.e., the features recited in now-canceled claim 11, from which claim 22 previously depended). Accordingly, the scope of independent claim 22 has not been affected by the present Amendment. Claim 22 as amended recites a device for transforming a first card having at least one magnetic storage region into another card. The device of claim 22 includes an interface for connection with an external device, the interface being configured to receive the account identification data of second and third cards, the interface transferring the account identification data of the second and third cards to the memory. The device of claim 22 also includes a magnetic write head coupled to the processor for writing the account identification data of one of the second and third cards onto the at least one magnetic region of the first card.

For at least reasons similar to those discussed with regard to claim 1, claim 22 is allowable over the art of record, and further in view of the additional features recited therein.

Claims 13-21 and 23-31, which depend from claim 22, are also allowable for at least those reasons set forth above with regard to claim 22, and further in view of the additional features recited

therein.

Independent claim 36 recites a card comprising a memory for storing a first account identification data and a second account identification data. The art of record simply fails to teach or suggest a card having a memory for storing both first and second account identification data. The card of claim 36 further includes a re-writeable magnetic storage region coupled to the memory, and a device for writing either the first or the second account identification data. Again, it is clear that none of the art of record teaches or suggests a card having such a device. Smith discloses that the user card can be self-erasing (col. 11, ln. 65 to col. 12, ln. 3), but fails to teach or suggest the user card itself having a device for writing information.

Claims 37-42, which depend from claim 36, are also allowable for at least those reasons set forth above with regard to claim 36, and further in view of the additional features recited therein.

New independent claim 44 recites a method for changing data stored on a first card having at least one storage region. The method of claim 44 comprises the steps of reading first account identification data from the at least one storage region, receiving from a remote database second account identification data associated with the first account identification data, the second account identification data being further associated with a second card, selecting the second card, and responsive to selecting the second card, writing the second account identification data onto the at least one storage region of the first card. Applicants submit that independent claim 44, as well as new claims 45-50 that depend from claim 44, are allowable over the art of record.

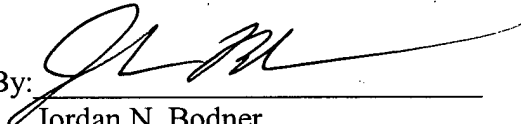
All of the rejections having been addressed, it is believed that the present application is in condition for allowance, and notification of the same is respectfully requested. Should the Examiner

have any questions or believe that an interview would expedite allowance, he is invited to telephone the undersigned at the number listed below. Please charge any fees associated with this paper to our Deposit Account No. 19-0733.

Date: 1/31/02

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MARKED-UP VERSION OF AMENDED CLAIMS

1. (Amended) A method for changing data stored on a first card having at least one magnetic storage region, the at least one magnetic region storing data representing account identification data, the method comprising the steps of:

receiving the account identification data of the first card;

determining a second card and a third card based on the account identification data of the first card, the second and third cards each being identified by different account identification data;

selecting one of the second and third cards;

receiving from a remote source the account identification data of at least the selected card; and

writing the account identification data of the selected card onto the at least one magnetic region of the first card.

2. (Amended) The method of claim 1, wherein the step of receiving the account identification data of the first card includes receiving the account identification data of the first card, the first card being a universal card, and the step of determining including determining the second and third cards, each of the second and third cards being conventional magnetic stripe cards.

3. (Amended) The method of claim 1, wherein the step of receiving the account identification data of the first card includes reading the account identification data of the first card from the at least one magnetic region of the first card.

7. (Amended) The method of claim 1, further including repeating the steps of receiving the account identification data of the first card, determining, selecting, receiving from the remote source the account identification data of at least the selected card, and writing, wherein the repeated step of selecting includes selecting one of the second and third cards different from the card selected in the original step of selecting.

8. (Amended) The method of claim 1, wherein a universal reader/writer performs the steps of receiving the account identification data of the first card, determining, and writing.

13. (Amended) The device of claim 11 22, wherein the device is a universal reader/writer.

14. (Amended) The device of claim 11 22, wherein the input device comprises a magnetic read head for reading the at least one magnetic storage region of the first card.

17. (Amended) The device of claim 11 22, further including a display coupled to the processor for displaying data associated with at least one of the second and third cards.

19. (Amended) The device of claim 11 22, further including a control for selecting one of the second and third cards.

22. (Amended) ~~The A device of claim 11~~ for transforming a first card having at least one magnetic storage region into another card, further including the device comprising:

an input device for receiving account identification data identifying the first card;

a processor coupled to the input device for determining a second card and a third card based on the account identification data of the first card, the second and third cards each being identified by different account identification data;

a memory coupled to the processor for storing the account identification data of the second and third cards; ~~and~~

an interface coupled to the memory for connection with an external device, the interface being configured to receive the account identification data of the second and third cards, the interface transferring the account identification data of the second and third cards to the memory; and

a magnetic write head coupled to the processor for writing the account identification data of one of the second and third cards onto the at least one magnetic region of the first card.

23. (Amended) The device of claim ~~11~~ 22, wherein the device is incorporated into a cellular telephone.

24. (Amended) The device of claim ~~11~~ 22, wherein the device is incorporated into a personal digital assistant.

25. (Amended) The device of claim ~~11~~ 22, wherein the processor is configured to generate a security test, the magnetic write head being configured to write to the first card depending upon whether the security test is passed.

26. (Amended) The device of claim ~~11~~ 22, further including:
a memory coupled to the processor for storing a fingerprint; and
a fingerprint reader coupled to the processor, the processor being configured to compare a fingerprint read from the fingerprint reader with the fingerprint stored in the memory.

27. (Amended) The device of claim ~~11~~ 22, further including:
a memory coupled to the processor for storing a password; and

a control for receiving a password from a user, the processor being configured to compare the password from the control with the password stored in the memory.

29. (Amended) The device of claim ~~11~~ 22, wherein the at least one magnetic storage region comprises a magnetic stripe, the magnetic write head being configured to write to the magnetic stripe in such a way that data written to the magnetic stripe is readable by a conventional card reader.

30. (Amended) The device of claim ~~11~~ 22, wherein the device is small enough to fit in a standard wallet.

31. (Amended) The device of claim ~~11~~ 22, wherein the device is less than about 1/8 of an inch in thickness.